

Modern Home-Builders and Home-Furnishers of Omaha

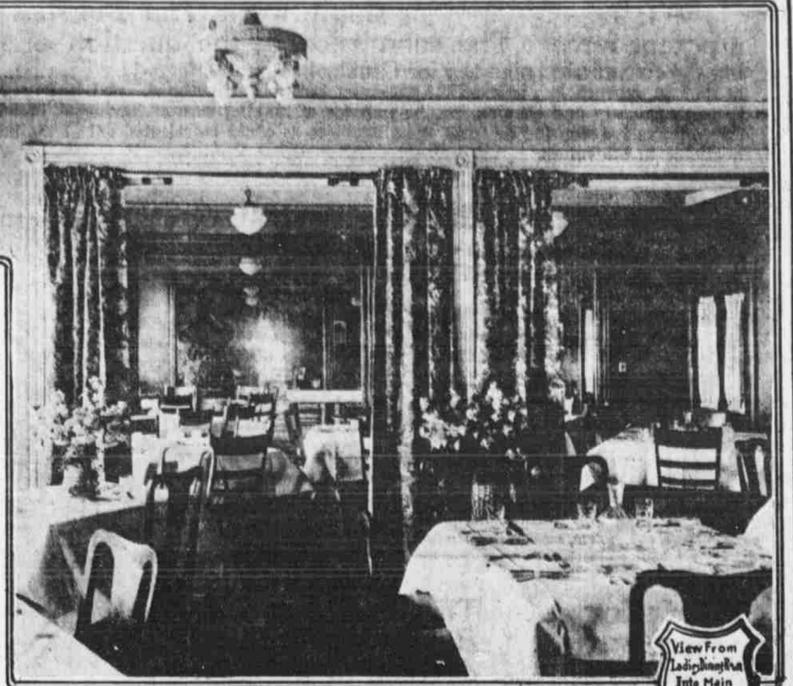
New Quarters of the University Club of Omaha, Showing Handsome Interiors



Ladies' Reception Room

Beauty of Quarters of University Club Due to Decorators

The recently opened quarters of the University club of Omaha are examples of some of the most beautiful interior decoration and arrangement in the city. Exclamations of surprise have come from nearly every visitor to the rooms. The handsome designing and execution were done by W. G. Colling company, 1903 Farnam street. The two photographs above show the ladies' reception room and the ladies' dining room, looking into into the main cafe.



View from Ladies' Dining Room into Main Dining Room

Trust Companies as Guards of Estates Valued in Billions

As the result of actual statistics recently obtained from official sources and through direct inquiry, it has been ascertained that the trust companies of the United States are administering the affairs and guarding estates valued at \$7,250,000,000. This vast treasure embraces real estate, personal property, stocks and bonds, mortgages and cash funds, conveyed to the safekeeping of trust companies in accordance with instructions under wills and instruments of trust, for the benefit of heirs and legatees. Among the estates managed by trust companies are those of eminent jurists, financiers, bankers, capitalists and men who have left large fortunes.

The same care and precautions with which the great estates are looked after is directed to the rapidly increasing number of small estates which are being turned over to these institutions. The same reasons which induce the man of large means to have a trust company appointed as executor and administrator of his estate to guard his family against waste or mismanagement after his death appeal with equal, if not greater force, to the man who has only a few thousands or the proceeds of life insurance to keep his widow and children from poverty.

There have been many important developments of late to show that there is a general awakening throughout the country that the trust company is the only logical and safest custodian of estates and trust funds. It is only when some tragic circumstances attend a betrayal of trust that the newspapers give an inkling of the true conditions. Several weeks ago the New York papers contained details of the complete looting of the estate of the late Roscoe Conklin by an individual executor. Several days after this was made public, there were accounts of the suicide of a prominent citizen, who resides in one of the fashionable suburbs of Philadelphia, who had wasted the proceeds of numerous estates valued at \$200,000. In Pittsburgh there were no less than four men in prison at the same time awaiting trial on criminal charges of having appropriated trust funds for their own use.

When such well-known men as the late Chief Justice Fuller of the United States supreme court, Senator Stephen Elkins, Marshall Field, P. A. B. Widener and many others on the roll of the departed, make wills in which they instruct trust companies to manage and preserve their estates for the welfare of their families, it is easy to comprehend why the trust companies have been so successful.

An exhaustive investigation covering trust companies in all the states during the last fifteen years, affords the remarkable result that there have been only three trust company failures during that time, where trust property and funds were involved. As executor and administrator, the so-called "modern trust company" represents stability and permanence. Unlike the individual executor or administrator the trust company cannot abscond, cannot speculate with trust funds, cannot go on vacations or render false accounts. The only assurance which an individual gives is a personal bond which may prove valueless in case of bankruptcy.

The trust company, on the other hand, offers an protection, its large paid-in capital and surplus, double liability of shareholders. Instead of only one man or lawyer to administer an estate there is a staff of expert officers, a board of directors including some of the most successful and responsible business men in the community, and then there is regular examination by the state banking authorities.

The co-operative plan has recently been put in operation by Omaha Realty Owners corporation, and reports from this organization show that the people of Omaha are awake to the fact that Omaha, growing as it is, offers a field for large return in this line. The men at the head of the institution are experienced in the realty field, which is a very important factor.

The president of the company, Arthur C. Thompson, has been active in this field of work in connection with two of the largest eastern companies for the last five years. Other officers are W. O. Jensen, president of the O. W. Jensen Building company; John N. Crawford, superintendent of the new Woodmen of the World building; Harry A. Koch, manager of the bond department for Martin Bros company; N. H. T. Jury, manager of the brick department for C. W. Hull company, and Glen B. Pettit, manager of the sheep department for Armour & Co.

Working Together

Home Builders is remarkably stable because all its funds are secured by deeds or mortgages on homes built by this Company for homes only. No dwelling is erected until it is actually contracted for—every safeguard is taken to protect shareholders and no loans are made to speculators or on old buildings.

Home Builders works systematically for its shareholders—takes no risks, is cautious in every transaction; still it is not fettered by restraint that will keep it from being progressive and, in its plan of protection, Home Builders is careful to look to the future and in every way to conserve the interests of its shareholders.

A 7 per cent guaranteed dividend was declared Jan. 1st, in addition to a substantial balance carried as a surplus fund which increased the value of every Preferred Share to \$1.05.

By building homes on easy payments only after contracts have been signed by the purchaser, Home Builders has provided the opportunity for many thrifty Omaha families who now own their own homes and who have become the backbone of the City's new progressive spirit.

Home Builders Guarantees

7%

Semi-annual dividends on Preferred Shares and also a pro rata share of the profits we receive on every dwelling we build. Home Builders is attractive because its growth is steady and automatic and because the confidence it inspires encourages systematic saving and investment.

You should interest yourself enough to send for our booklet, "The New Way," which tells fully all about Home Builders and its easy payment plan for getting a home built to suit you on any lot you may select, also the January issue of the beautifully illustrated monthly; both free for the asking.

Home Builders, Inc.

American Security Co., Fiscal Agents

309 So. 17th St., between Farnam and Harney, Ground Floor. Douglas 3867. Omaha, Neb.

"One of the finest examples of interior decorating in the city."

Thus has the interior work on the University club rooms—two of which are pictured above—been described. The

W. G. Colling Co.

Interior Decorators
1903 Farnam Street

Executed This Beautiful Work.

Many of the most magnificent of Omaha's newest homes are being decorated by this firm. All the newest and most attractive ideas for home decorating and furnishing are supplied here.

Fresh creations that are recognized as being among the best produced in the entire country emanate from this establishment.

Rugs, draperies, curtains and other furnishings.

W. G. Colling Co.

In 1903 Farnam Street.

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If your goods are not properly stored in the proper place, you are likely to lose them in a fire. Better send them to our fireproof storage rooms—the best in the west.

STORAGE, PACKING and MOVING.

Omaha Van and Storage Company

Main Office 806 South 16th Street.

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THE Interior Decorating Department of this store is recognized as one of the best in the west. Consult our experts for furnishing your home.

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Building Loans

Money to loan to build homes, to improve property or to pay existing loans. Borrowers may pay from 10 to 20 per cent on loans on interest dates. Interest ceases on amounts when paid. Loans closed promptly. Your business solicited.

W. H. Thomas
226-30 STATE BANK BLDG.

Peters Trust Co.

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- EXECUTOR under wills.
- ADMINISTRATOR without a will, or with the will annexed.
- GUARDIAN of a minor or an incapable person.
- TRUSTEE to execute trusts, disburse life insurance, or hold funds impartially.
- DEPOSITORY for trust and court funds at interest.
- AGENTS in the management of property.
- RECEIVER or ASSIGNEE in business embarrasments.
- REGISTRAR and TRANSFER AGENT for registering, transferring and counter-signing Stock Certificates, or Bonds of Corporations or Municipalities.
- TRUSTEE UNDER BOND ISSUES.
- FINANCIAL AGENT in the INVESTMENT OF FUNDS in first mortgage loans and bonds. (Our loans are tax free in Nebraska.)
- WILLS drawn, cared for and filed without charge, where named Executor or Trustee.

Capital \$200,000.00

Surplus \$190,000.00

Deposit With State Auditor \$40,000.00



Laziness in Money is as bad as Laziness in Men

One Hundred Dollars that can earn only Three dollars in a year is lazy. If your money is earning only Three per cent a year you should put it to work. You have a positive right to receive the full earning power of every dollar you save.

Your Money Will Earn

7%

and more if you join the men who are combining their capital under the plan offered you by Omaha Realty Owners Corporation.

Send for our booklet which tells you how you can become a part owner of income producing properties and participate in the profits of co-operative real estate ownership. Put your money to work right at home in Omaha where you can know what becomes of One Hundred (100) cents in every dollar you invest.

It will pay you to investigate this plan in which the profits are sure and certain. Do it now while our preferred stock is selling at par value \$1.00 per share.

Omaha Realty Owners Corporation
Suite 1202 W. O. W. Building

FREE INFORMATION TO HOME BUILDERS

Through the kindness of Arthur C. Clausen, the noted architect of Minneapolis, The Bee is able to give free advice and guidance to those who are contemplating the building or remodeling of their homes. Any particular in connection with the construction of a building will be thoroughly discussed for you by Mr. Clausen, and without charge.

No matter what you wish to know about a home, you can learn important facts that will be of assistance to you through advising with Mr. Clausen. In writing Mr. Clausen, in care of The Bee, be sure to explain, in detail, just what you wish to know. If you intend to build a home, state the amount you wish to spend, the kind of a home you want, the number of rooms, the material to be used, etc., etc. Be sure to make all things clear. Though you may not intend to build until next spring, it would be well to write Mr. Clausen now, and get your plans completed early.

THE BEE, BUILDERS' DEPT.

Omaha - - Nebraska

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